

One of the most-repeated assurances of the great health care debate was that Americans who liked their health insurance could keep it. People who viewed that promise with skepticism, like me, have a new report to confirm their suspicions.

Now, a new report by McKinsey and Company, reported on in The Wall Street Journal, indicates that 78 million Americans with employer-provided health insurance could be forced out of their coverage. Half of employers surveyed said they would probably or definitely make changes to their health plans when the health care law goes fully into effect in 2014.

Some 158 million Americans get their health insurance at work. In many cases, health insurance for entire families is tied to the employment of one person in the household. Tax advantages and group buying power have always posed incentives for insurers, employers and workers to cooperate. This model comprises a substantial part of our insurance system, and the health insurance law on the horizon is poised to do great harm to this model.

The driving rationale for Obamacare was to expand access to insurance, but once again we are talking about how insurance will be changed, limited and cancelled as a result of the law. Although no one can say with complete certainty what the state of the insurance market will be in 2014, we do know that Americans who get their insurance at work have reason to be concerned. So do senior citizens who have supplemental Medicare insurance. And the vast majority of Americans will sooner or later fall into one of these two categories, if not both of them.

And it is not just McKinsey cautioning Americans about the availability of insurance. The non-partisan Congressional Budget Office reported in March that seven million Americans used to getting their insurance through their employer will likely no longer have that option. Benefits for workers will simply no longer include insurance for those unlucky millions and their families.

And in many more cases, keeping a health insurance plan will depend directly on Americans' ability to afford it. A plan with premiums that increase 50 percent isn't really the same plan as it was when your family could afford it, especially for Americans without a steady source of income.

In order to have an effective market for health insurance, Americans deserve choices which are in close competition with one another. Employer plans are a crucial part of the insurance continuum. Benefits are important not only to employees, no matter if the company they work for is large or small, but also to the employers. Everyone wants healthy, happy workers.

We should also want a healthy insurance system, one with low administrative costs, plenty of choice and a priority on patient care. It is true we do not have that today, but it is also unfortunately clear that access to the insurance we have today will not be possible in the future if the health care law is allowed to take full effect.

The debate has run full-circle. A bill to expand access to health insurance has become a law which will take insurance away from working families.